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Assessment of Current BDS Status in Jordan
Enhanced Competitiveness Initiative
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Business Development Services Sector in Jordan
Status and Realities
Final
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Abstract

Business Development Services Sector in Jordan – Status and Realities in Jordan

The objectives of the study was to assess the situation of the business development services (BDS) market in Jordan in preparation for the Business Development Services Conference 2005: Shaping Jordan's Industry with International Best Practices. The consultancy included researching all BDS initiatives managed by donor agencies, NGOs, and development programs, assessing the market demand and supply of BDS services in terms of obstacles, approaches, and matching of needs and requirements between the suppliers and beneficiaries of business development services, pinpointing the practices used whether they be in tune with worldwide best practices or not and assessing the progress of the BDS market across time. The study resulted in the main paper that provided an overview of the BDS market in Jordan and its direction, and identified all the players in the market, their detailed programs and target groups.

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Scope of Work - Assessment of Current BDS Status in Jordan

Objective of this Consultancy

The objective of this consultancy is to provide a concise assessment of the BDS situation in Jordan as of 2005 to be shared at the upcoming BDS Conference end of April 2005.

Specific Tasks of the Consultant

Under this Scope of Work, the Consultant shall perform, but not be limited to, the specific tasks specified under the following categories:

- **Background Reading Related to Understanding the Work and Its Context.**
- **Background Interviews Related to Understanding the Work and Its Context.**
- **Tasks Related to Accomplishing the Consultancy's Objectives.** The Consultant shall use his/her education, considerable experience and additional understanding gleaned from the tasks specified in A. and B. above to:
 - Conduct necessary interviews with above mentioned individuals as well as different donor agencies programs, public initiatives, NGOs, and Business Associations involved in the provision and facilitation of BDS in Jordan.
 - Assess the current status of BDS in Jordan and report results in a concise form that reflects the accurate situation and serve in providing the information about BDS market.
 - Draft a paper summarizing the outcomes of the findings to be included in the documentation for the BDS conference.
 - The substance of, findings on, and recommendations with respect to the above mentioned tasks shall be delivered by Consultant in a written report, not exceeding 4-5 pages

ANNEX - Business Development Services Conference 2005:
Shaping Jordan’s Industry with International Best Practices
Paper:
“Business Development Services Sector in Jordan
– Status and Realities”

**Business Development Services Conference 2005:
Shaping Jordan's Industry with International Best Practices**

**Business Development Services Sector in Jordan – Status and Realities
Linda Faris-Kawar/Community Development Group**

April 2005

Business Development Services Sector in Jordan – Status and Realities

There is no question that financial inputs are critical for the growth of medium, small and micro enterprises but what is becoming increasingly obvious however, is that other business support and business development services (BDS) such as access to technology, access to markets, management consulting, developing human assets and strategic planning are as important and sometimes more important than financing. In Jordan, to date, this non-financial business development services sector is not yet formed or properly delineated; and no one can claim that balance of the demand and supply of such services has reached a state of alignment. Never-the-less, Jordan is progressing towards this position with big strides.

During the last six years, Jordan has been experiencing an increasing attention by donor agencies towards the BDS sector with substantial aid budgets allocated over the years for the development of the small and medium enterprises (SMEs) in Jordan. This aid, being facilitated in subsidized BDS programs through business associations, NGOs and special economic initiatives, as well as in partnership with Government national development programs, has the objective of helping SMEs improve their productivity and have access to high value markets, therefore helping create jobs and grow local economies. Over the years, those subsidized programs varied in their success, yet what is constant is that with more experience gained in the Jordanian BDS market, such subsidy practices are continually developing to the better. In fact, and in the past two years, a certain positive transformation in attitude has become obvious, both among the suppliers and the beneficiaries of BDS; and subsidized programs are now more bound with best practices and more reliant on private sector providers, emphasizing fee for service.

Specifically, the last couple of years witnessed better positioning of BDS services and better outreach to SMEs all over Jordan. Provided services are currently more in tune with the needs of the market and with the help of subsidies, many SMEs, whether they being rural or urban, start-ups or existing enterprises, small or large, are now more inclined to seek BDS and benefit from the business development services offered in the market.

Now, SMEs are getting more exposed to supply as more involved NGOs, business associations and donor agencies' programs are actually going out to their rural and urban client SMEs raising their awareness and offering them both strategic and operational subsidized BDS. Provided services are also gaining quality. This is a direct result from increased exposure of BDS facilitators to international standards, and the partnership of BDS suppliers with international expertise in the delivery of the service with the ensuing transfer of knowledge. Furthermore, donor agencies' efforts in pushing quality standards of providers and facilitators through introducing accreditation, training of trainers programs, and exposure to international conferences, are bearing their fruits in more innovative quality oriented service offerings.

SMEs now enjoy a variety of strategic and operational BDS targeted to their needs by BDS facilitators as well as providers. The most prevalent types are training services whether in management, sales and marketing, human resource capacity building, or business startup and enhancement. Another form of training that is picking up is mentoring by successful business-persons. BDS in terms of management consulting and strategic planning, technical consulting, product development and IT consulting and support services among others are also offered to manufacturing and service businesses. Networking, provision of business information and exposure to international markets are other marketing services that usually get performed by the facilitator itself and benefit the SMEs.

Above mentioned advancements in the BDS market came as a result of several interventions in response to the state of the BDS sector that existed during 2002 and before. Those are definitely succeeding in bridging certain performance gaps and conflicts and managing to overcome several obstacles. The AMIR conducted research of the BDS market in 2002 identified such obstacles and impediments and made them clear. It revealed that then as is now, SMEs in Jordan have a positive view of business development services (BDS) and believe that such services can benefit their business, yet for most, the term BDS is still not familiar and the provision of those non-financial strategic and operational business development services to businesses by businesses is not recognized with the “BDS” term; the market does not identify BDS as a service class. Therefore most current BDS programs are aiming to rid this service sector from its brand name problem through their innovative BDS awareness raising programs.

In addition, the same 2002 research showed that SMEs’ BDS demand in Jordan is positively correlated with exposure to supply and is affected by a prevalent misconception that BDS are not for SMEs but for larger businesses. Typically, BDS use is most prevalent in the

Structure of the BDS market - 2002		
<i>Market Type</i>	<i>Market Size as in 2002</i>	<i>Demand Value</i>
Likely never to purchase BDS	32% of SMEs (around 64,000 SMEs)	-
Low-end market, willing to pay no more than JD100 annually for BDS services	43% of SMEs (around 85,000 SMEs)	JD 4.1 million
High-end market, willing to pay more than \$JD100 annually for BDS services	25% of SMEs (around 50,000 enterprise)	JD 9.1 million
Approximately Total Market Demand		JD13.1 million
<i>Source: AMIR BDS Market Study 2002</i>		

urban areas of Jordan, with SMEs acquiring BDS services from Jordanian suppliers as well as from their family and friends, and mostly demanding operational support services, such as advertising, marketing, accounting and information technology and other technical support services versus the strategic BDS. In reality, SMEs can neither afford more expensive strategic BDS such as management consulting nor do their relatively uncomplicated structures demand such services. This fact still remains in 2005. Most often BDS usage is primarily sought due to lack of operational expertise at the SME and only when the cost benefits of engaging the BDS could clearly be grasped by the SMEs. Actually, “show-me-the-money” mentality that translates into the need for fast return on BDS investment is one that is tied to the lack of cash within the SMEs and which reinforces the demand for quality.

From another perspective, in 2002, BDS suppliers were not in tune with the market, concentrating on strategic BDS or services not as highly demanded by SMEs and preferring to primarily serve a profitable, larger enterprise market in major urban areas. They were under the misconception that SMEs are unaware of and unable to pay for BDS, while in fact, SMEs did and still do realize the value of an expert service that serve in making them more efficient and they base their decision to purchase BDS, not only on price, but rather on factors such as the BDS quality and appropriateness to meet their business objectives.

This is not to say that this mismatch of attitudes and market inequilibrium have completely disappeared in 2005, but to point out that SMEs are getting more exposure to BDS due to the many ongoing subsidized BDS initiatives, which are spreading their outreach all over Jordan and attracting small and large SMEs to try and benefit from their various BDS programs. This in turn is resulting in higher and more sophisticated BDS requirements as well as better matching of the local BDS supply with demand, accompanied by a balance in price and quality achieved through subsidising the service. Additionally, BDS providers, having their

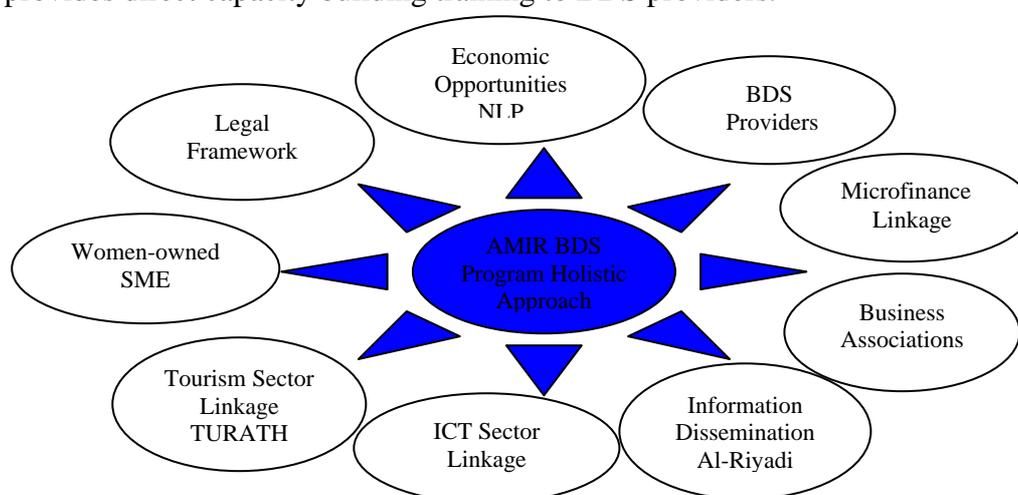
fee satisfied, are now more willing to work with the SMEs market further discovering their needs and adapting their programs to satisfy them.

Furthermore, with better use of best practices and emphases on fee for service, current programs are managing to surpass and realign their predecessors' impacts. In the past, subsidized service offered in the market by donor agencies funded economic development programs, did not adopt best practices, offered free of charge service, and in many cases, donors, or their implementing agencies took on the role of direct service providers as well. While this may have generated substantial short-term and highly focused impacts for a limited number of enterprises, longer term impacts proved to be few. Moreover, efforts to provide BDS used to typically focus on developing the capacity of one or several service providers which caused negative impacts on the BDS market as a whole. This is because those programs managed somewhat to distort the overall market for BDS, and discouraged competition in the sector, which ultimately limited both the number of suppliers and outreach to SMEs. Lack of competition also led to poor quality services, as suppliers were not driven by demand to innovate or adapt inappropriate services to needs. At the same time, suppliers receiving significant assistance or subsidies from donors often regarded donors as their client, which further weakens SME's needs as the main determinate of the nature of supply. This malpractice is definitely changing. Now, such services are often sold either through NGOs on a partial cost recovery basis or by private BDS providers on a for-profit basis, subsidized for the beneficiary by the donor's facilitator. Also, subsidized BDS is now delivered in most cases by Jordanian private sector BDS providers, or through a foreign consultant working with a Jordanian BDS provider.

Of the prominent BDS programs currently ongoing in Jordan is IRADA, a national initiatives operating under the Enhanced Productivity Program of the Ministry of Planning and International Cooperation and targeting entrepreneurial ideas, startups and operating enterprises with the higher aim of alleviating poverty; other donor agency funded programs are Jordan US Business Partnership (JUSBP), Euro-Jordanian Action for the Development of Enterprise (EJADA), and the National Fund for Enterprise Support (NAFES), all targeting small and medium enterprises; and the Achievement of Market-Friendly Initiatives and Results Program (AMIR) targeting through its various initiatives the micro enterprises as well as the small enterprises and including those micro businesses that are operating in the informal sector in addition to the formal. Those mentioned programs are responsible for funding many initiatives and projects that help development of Jordanian enterprises in a variety of ways. Rural and women-owned SMEs are usually favored in their subsidies and even offering special women-focused initiatives, such as the "WAEDAT" funded by AMIR. Moreover, entrepreneurial start-ups are also targeted and under some initiative are even incubated, all towards permeating entrepreneurship in Jordan.

Except for AMIR, above programs have focused their sole attention on providing technical assistance directly to the beneficiary service or manufacturing enterprise. AMIR BDS program on the other hand, aiming for growth in economic opportunities, is targeting with its assistance the BDS supplier who in turn provides the service to the beneficiary. Also AMIR has a holistic and sustainable development approach to the BDS sector tackling it from its legal, informational, and advocacy perspectives, besides basing interventions on a thorough study of the demand and supply forces in the market, as well as on sectoral studies that determined which sectors are more prawn to growth with its support, and at the same time may help and add synergy to the implementation of the Jordan Tourism and ICT Strategies. In particular, AMIR BDS component supports the legal framework for businesses and is contributing to streamlining of business licensing and registration through re-engineering of

their processes at municipalities. It is also responding to the need of information, and has developed the Al-Riyadi website for dissemination of business-related information and offering of legal counseling to enterprises and entrepreneurs. The website is now having a 25,000 hits monthly. To raise awareness of BDS among SMEs, Entrepreneurship Forums were developed to promote BDS and microfinance services through interactive theatre, those are held in rural and urban Jordan. Increasing economic opportunities is facilitated through AMIR's support to the National Linkage Program (NLP) whereby suppliers providing services or products are linked to purchasers and their business is upgraded to meet the required quality standards. Grants under the BDS program is also awarded to empower private projects that serve in providing specialized development services such as TURATH which strengthen the skills of Jordanian artisans in micro-enterprises through training, networking, and establishing new marketing channels on national and international level; now working closely with the Tourism Strategy Board to be the National Crafts Mall of Jordan. Finally AMIR provides direct capacity building training to BDS providers.



In summary, AMIR has initiated a shift in the BDS market, where aid and subsidies are not delivered directly to the beneficiaries yet are focused on the sustainable development of the BDS sector and on building the capacity of the local business providers and facilitators to serve the micro as well as the small enterprises, and offer their development services for a fee. This fee, currently subsidized, will soon be paid in full by the beneficiaries as the SMEs grow in awareness and the current programs succeed in proving BDS capability in furthering a business economic opportunities. A current example of this transformation is the WAEDAT program which started with a subsidized fee of JD 25 and is now charging JD100.

Finally and what is interesting to note is the emergence of new cooperative arrangements between the facilitators of such initiatives, this positive approach prevents duplication of services and makes use of expertise already developed among the various NGOs and associations. Another issue is the involvement of the Jordanian private BDS suppliers in the provision of the services, this in turn ensures sustainability of the BDS sector, develops the capacity of the providers and allows technology transfer when a foreign consultant partners with the Jordanian in service delivery. Another new trend is the teaming of financial and non-financial services upon providing micro-credit to SMEs. Microfinance institutions are now helping their clients in marketing through backward business linkages and some, like the Development and Employment Fund, in directly training them in proper business management practices.

The table below summarizes the BDS initiatives that are ongoing and specifies the ongoing cooperation. It is by no means totally comprehensive.

Business Development Initiatives in Jordan

Program Name	Donor Agency	Facilitator	Targeted Group	Type of provided BDS	Implementers	Offered Subsidy	Geographical Outreach
Women's Access to Entrepreneurship Development and Training (WAEDAT)	USAID/AMIR	Private sector + JOHUD	Women SMEs (1-10 employees) in Food processing, health, handicrafts, cosmetics, Dead Sea products, and B2B sectors	<p>The program provides an intensive Business Skills Training Course, in addition to technical assistance to program graduates in a variety of areas to assist with business expansion. WAEDAT's package includes:</p> <ul style="list-style-type: none"> A. Outreach, Screening and Selection B. Information and Referral C. Business Skills Training Course (BSTC). D. Individual Counseling E. Sub-sector Training F. Mentoring G. Networking and marketing services <p>The BSTC comprehensive program consisting of cross sectoral core business functions training adopting 'business simulation' training technique; Diagnostic and needs assessment consulting; Sector specific business training, Product Development, Accreditation; and Export consulting.</p>	<p>WAEDAT</p> <p>Cooperation with Turath for product development services; JOHUD for further SIYB training; Referrals to IRADA and Microfinance institutions for further services; YEA for mentoring services</p>	<p>Fee of JD 25 is collected for total program services in rural areas</p> <p>Fee is scaled up to JD 100 collected from Amman SMEs</p>	Amman, Irbid, Madaba, Zarqa; with Ajlun planned
Turath	USAID/AMIR	Seven Dimensions (Private sector)	SMEs in handicrafts	<p>Strengthen the skills of Jordanian artisans in micro-enterprises. Increase artisan marketing via the internet Provide resources for consultation on product design, quality and distribution channels</p> <ul style="list-style-type: none"> - Product development and design training - Basic ICT training "Basic Computer and Internet Usage for Artisan" Marketing courses - Networking workshops - e-commerce and international and local marketing services - Jordanian crafts mall www.turathcom.com - Jordanian branding for artisana products 	Private sector	<p>Fee of JD 25</p> <p>Fee structure is currently under study - (yearly membership fee for provided services is an option)</p>	Amman, Irbid, Zarqa and Madaba
Business Linkage	USAID/	Jordan Micro	Micro businesses	Database of JMCC clients that provides	JMCC	1.4\$/page of	JMCC area

Program Name	Donor Agency	Facilitator	Targeted Group	Type of provided BDS	Implementers	Offered Subsidy	Geographical Outreach
Database	AMIR	Credit Company-JMCC		linkages among their businesses		information Free for JMCC Clients	of operation
SIYB Promotional Campaign	USAID/AMIR	JABA/AMIR	SMEs and Entrepreneurs	Advertising	Jordanian BDS providers	N/A	National
National Linkage Program (NLP)	USAID/AMIR	NLP + Industrial Upgrading and Modernization Program (JUMP)	SMEs	-Identify demand companies and their requirements -Identify and audit potential supply companies -Prepare supply company deficiency report and upgrading plan -Facilitate supply company upgrading and ensure achievement of accredited supplier status	NLP	Under Study	National
Business licensing and registration re-engineering	USAID/AMIR	AMIR	Municipalities	Re-engineering of processes to streamline the business licensing and registration of SMEs	AMIR	N/A	Madaba and Wadi Seer Municipalities
Al-Riyadi website	USAID/AMIR	YEA	SMEs and Entrepreneurs	Provides online business related information and legal consulting	Jordanian BDS providers, YEA	N/A	National
Mentoring	AMIR + Prince of Wales International Business Leaders Forum (IBLF)	YEA + British Embassy	SMEs and Entrepreneurs	Mentorship in business activities and issues	YEA	Under study	National
Euro-Jordanian Action for the Development of Enterprise (EJADA)	EU	EJADA	Operating SMEs (5-250 employees) in manufacturing sectors and businesses supporting the manufacturing sector;	- Diagnostic and needs assessment consulting; Tailored technical assistance and support services; Business consulting and business upgrading and product development; export consulting; international marketing consulting and business linkages.	Private sector BDS suppliers; EU business consultants, International consultants	EJADA makes no charge for the initial diagnosis and offers	National

Program Name	Donor Agency	Facilitator	Targeted Group	Type of provided BDS	Implementers	Offered Subsidy	Geographical Outreach
			Special support to olive-oil industries -Business Associations and business support organizations wishing to introduce value-added services to their SME members	<ul style="list-style-type: none"> - Training in strategic business and management development, strategic segmentation, marketing and sales training workshops and operational business functions. - Provision of information through the European Information Correspondence Centre (EICC), a one-stop-shop for European Union market enquiries on standards and regulations and networking geared towards exchange of information, experiences and examples of best practices. - BDS in the form of technical assistance and grants towards establishing of development plans and services offered to members such as training, member services, trade enhancement, and networking with global associations and industry groups 		subsidy of 75% of the cost of the implementation studies	
Business incubators	EU/ EJADA	EJADA + RSS + Engineers Association + Amman Chamber of Industry	Entrepreneur Start ups	BDS in the area of business incubator establishment and management	<p>Established business incubators at the Royal Scientific Society.</p> <p>EJADA European technical expertise</p>	N/A	National
Graduate Enterprise Program (GEP)	EU	EJADA	SMEs and university graduates	<ul style="list-style-type: none"> -Support Jordanian SMEs by providing them with qualified professional human resources. - a year-long training program, in-company placement and counseling to selected Jordanian graduates 	Jordanian BDS providers	50% of salary for the first year	National
Euro Jordanian Advanced	EU/ EJADA	Durham University	SMEs and Jordanian Managers	Management development training services	Jordanian BDS providers,	Not provided	National

Program Name	Donor Agency	Facilitator	Targeted Group	Type of provided BDS	Implementers	Offered Subsidy	Geographical Outreach
Business Institute (EJABI)		Business School (UK) + Jordan University + EJABI + Amman Chamber of Industry		Accreditation: Diploma in Executive Management	International Experts		
Industrial Upgrading and Modernization Program (JUMP)	EU/ EJADA + Government of Jordan	JUMP	SMEs	A national program for upgrading Jordanian SMEs. Program provides: Diagnostic and upgrading technical assistance plan Capacity building and acquisition of new technology Product development and marketing service Production and product quality related services Organization and human resource services Financial restructure services National Linkages Program (see NLP AMIR funded project)	JUMP, International consultants, Jordanian BDS providers	Diagnostic Study-90% of max. JD7,000 - Admin & Managerial capacity Building-up to 80% per service of max. JD25,000 - Capacity building - 30% of max. JD70,000	National
Jordan United-States Business Partnership (JUSBP)	USAID	JUSBP	Business Associations SMEs (5-250 employes) in services sector and SMEs (5-500 employees) in manufacturing sectors especially in: Health care and Pharmaceuticals including Dead Sea Products; Food processing and Olive	Strategic and operational BDS for improvements in management, marketing consulting, product development, technology, process development and production methods, quality assurance, financial management, IT support services, and human resources and training, marketing services and advertising, among others; Export marketing services, business linkages, and trade shows BDS targeting business associations tackling	Private sector BDS suppliers; International consultants, and US Volunteers	40%-90% of service cost varying with geographical location and gender of business owner – More subsidies to rural and women-owned SMEs	National

Program Name	Donor Agency	Facilitator	Targeted Group	Type of provided BDS	Implementers	Offered Subsidy	Geographical Outreach
			oil; IT and services; Marble and Stone; garment and jewelry industries; and manufacturing specifically engineering, plastic, furniture, and handicrafts	business development, training, member services, trade enhancement, and networking with global associations and industry groups			
Maharat	USAID/ JUSBP	JUSBP	SMEs and university graduates	Human resources training program; Job placements in an Internship Program with SMEs	Jordanian BDS providers	50% of salary for the first year	National
IRADA	Ministry of Planning (MOPIC)	MMIS (private sector)	Existing and Start-up SMEs, Entrepreneurs in general	Business idea development consulting; feasibility studies; Technical, financial, management, and marketing consulting; Training in specific product development, and operational business activities; investment awareness raising; assistance in obtaining financing	IRADA centers	100% (free)	National
JOHUD Small Business Development Center	Case by case	JOHUD	Entrepreneur Startups and SME in light industries, commercial and services sectors. Special focus on women-owned businesses	Operational business training Strategic business and marketing consulting	JOHUD Trainers + BDS providers	Up to 90% subsidy	National
Enhancement of Economic Opportunities for Women	CIDA	JOHUD + OXFAM	-Women-owned SMEs in light industries, commercial and services sectors -Women looking for employment opportunity -Women in general	Operational business training Awareness raising in issues specific to related undergoing projects of SMEs (e.g. legal issues, religion and work, et.) (financial assistance also offered) May loans	JOHUD	100% (free)	Rural areas (Mainly Sahab, Jarash, Madaba)
Start and Improve Your Business	MOPIC + ILO	JOHUD, JRF, and	Entrepreneur Start ups and SME	Operational business training	SIYB Trainers (private sector)	Up to 90% subsidy of	National

Program Name	Donor Agency	Facilitator	Targeted Group	Type of provided BDS	Implementers	Offered Subsidy	Geographical Outreach
Training		NHF in partnership with JABA	in light industries, commercial and services sectors. Special focus on women-owned businesses			total fee JD120	
Enhance Your Business Training	MOPIC + ILO	Private sector BDS suppliers in partnership with JABA	SMEs	Training in Strategic planning, Marketing, Human resources, Financial planning Operational business training; follow up consulting in area of training	EYB Trainers (private sector)	Varying	National
National Fund for Enterprise Support (NAFES)	Japanese Government	NAFES	SMEs (5-100 employees) in industry and services with priority given to: - SMEs in the industrial sector. - located outside Greater Amman. - with proven ability to utilize consulting support. - SMEs owned and operated by women	Strategic and operational BDS in Business Planning & Management Systems; Production Management; Financial Analysis; Marketing Analysis / Sales Support; Feasibility Studies; Human Resource Development Support; Productivity Improvement; IT & e-business Applications Networking and business linkage with international firms.	Jordanian BDS providers Business Associations	Amman SMEs: up to 60% and 70% to women-owned Outside Amman SMEs: up to 70% and 80% to women-owned	National